

In Re: Case No.: 14-30441
JOSEPH T. GUARRACINO Chapter: 7
and YVETTE L. GUARRACINO Judge: Stacey L. Meisel

Debtors.

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Steven P. Kartzman, Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: James J. Waldron, Clerk
Martin Luther King Jr. Federal Building
50 Walnut Street
Newark, New Jersey 07102

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on January 17, 2017 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 3A, 50 Walnut Street, Newark, New Jersey 07102 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Trustee has incurred fees and costs pursuant to 11 U.S.C. § 503(b) in connection with the preservation, marketing and sale of the Debtors' 2002 Grady White 223 boat (the "Boat"), such Boat having been sold for the sum of \$22,000 (the "Sale Proceeds"). The Provident Bank is due the sum of \$7,381.97 as of November 30, 2016, on account of a lien on the Boat.

Pertinent terms of settlement: The Trustee will be authorized to carve-out \$1,500 from The Provident Bank's share of the Sale Proceeds for the payment of the Trustee's administrative expenses. The Trustee believes that the settlement is in the best interests of the estate as it maximizes value and will avoid unnecessary litigation.

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger, Sanders & Kartzman, LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950

Telephone No.: (973) 267-0220

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Joseph T. Guarracino
Yvette L. Guarracino
DebtorsCase No. 14-30441-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905Page 1 of 3
Total Noticed: 74

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db/jdb
aty +Joseph T. Guarracino, Yvette L. Guarracino, 17 Sycamore Court, Westwood, NJ 07675-3523
+Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287

aty +Ronald Horowitz, Ronald Horowitz, Esq., PO Box 353707, Palm Coast, FL 32135-3707
auc +A.J. Willner Auctions, PO Box 1012, Springfield, NJ 07081-5012
cr American Express, Attn: Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
br Garden State Yacht Sales, 101 Route 35 South and, the Manasquan River,
Point Pleasant Beach, NJ 08742

515092528 AJ Trucco Inc., 343-344 C. NYC Terminal Market, Bronx, NY 10474
515092526 +Accounts Receivable Management, Inc., PO Box 129, Thorofare, NJ 08086-0129
515092527 +Agri Exotic Trading, 700 U.S. Route 46, Clifton, NJ 07013-1501
515092529 +Alliance Shippers, Inc., 516 Sylvan Avenue, Englewood Cliffs, NJ 07632-3022
515336270 +Alliance Shippers, Inc., c/o Ronald Horowitz, Esq., 2561 Moody Blvd, Suite D,
Flager Beach, FL 32136-4425

515130902 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
515092610 +C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, PO Box 629025, El Dorado Hills, CA 95762)

515092530 +C&J Bros. Produce, 238-241 Row B., NYC Terminal Market, Bronx, NY 10451
515474133 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515092531 +Caine & Weber, 9931 Corporate Campus Drive, Louisville, KY 40223-4035
515092532 +CitiBank NA, Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
515092533 Country Wide Produce, 266B Hunts Point Terminal, Bronx, NY 10474
515092534 D'Arrigo Bros., 315 NYC Terminal Market, Bronx, NY 10474
515092535 D.M. Rothman Co., Inc., NYC Terminal Market, Row A, Bronx, NY 10474
515092536 E. Armata Fruit & Produce, Stores 111-117 NYC Terminal Market, Bronx, NY 10474
515092538 EZ Pass NY, Neo Financial Systems, P.O. Box 15372, Wilmington, DE 19850-5372
515092537 +Equitable Ascent Financial, LLC, c/o Sklar-Markind, 102 Browning Lane, Building B, Suite 1,
Cherry Hill, NJ 08003-3195

515092539 Fierman Produce Exchange, Stores 247-248 250-257, Bronx, NY 10474
515092540 +Fresh Mushroom Farm, 81 Albert Drive, Clinton, NJ 08809-1277
515092542 +GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092578 +Highway Body Works, 8600 Tonelle Ave., North Bergen, NJ 07047-4799
515092579 +Hydro Electric Lift, 1700 Paterson Plank Road, North Bergen, NJ 07047-1910
515092582 +IRS, Holtsville, NY 00544-0001
515092583 Jerry Porricelli Produce, 342 Row C. Hunts Point Co-op, Bronx, NY 10474
515092584 +John Molinelli, Inc., 5080 Landis Ave., Vineland, NJ 08360-9340
515092585 Kohl's Department Stores Inc., c/o CBCS, PO Box 69, Columbus, OH 43216
515092586 +Krisp-Pak, 9 Crows Mill Road, Keasbey, NJ 08832-1004
515092587 +LBD Produce, B226-233 NYC Terminal Market, Bronx, NY 10474-7400
515092588 +Lyndhurst Coat Co., Inc., P.O. Box 414, Wyckoff, NJ 07481-0414
515092589 +Morris Okun, Inc., Units 205-220, NYC Terminal Market, Bronx, NY 10474-7402
515092590 +Mr. Sprout, Inc., 401 Hunts Point Terminal, Bronx, NY 10474-7011
515092594 NJ EZ Pass, P.O. Box 1235, Elmsford, NY 10523-0935
515478490 Nathel and Nathel, 357 Row C, NYC Terminal Market, Bronx, NY 10474
515092591 +Nathel and Nathel, Attn: Turner Law Firm, 76 South Orange Ave., Ste. 306,
South Orange, NJ 07079-1923

515092598 +PSE&G, c/o Harris & Harris, Ltd., 111 West Jackson Blvd., Suite 400,
Chicago, IL 60604-4135

515092595 +Peerless Insurance, c/o Teller, Levit & Silvertrust, PC, 19 S. Lasalle, Suite 701,
Chicago, IL 60603-1431

515092596 Pinnacle Credit Services, c/o Northland Group Inc., PO Box 990846, Minneapolis, MN 55439
515092597 +Pinto Service, 95 Route 46 West, Lodi, NJ 07644-3619
515092599 +Rentalift, 48 Alabama Ave., Paterson, NJ 07503-2107
515092600 +Residential Credit Solutions, Inc., P.O. Box 163349, Fort Worth, TX 76161-3349
515092602 +Rober J. Zak, CPA, 75 Essex Street, Ste. 210, Hackensack, NJ 07601-4035
515092603 #+Ronald Horowitz, Esq., 2561 Moody Blvd. Suite D, Flagler Beach, FL 32136-4425
515092605 +S&S Refrigeration, 733 Communipaw Ave., Jersey City, NJ 07304-1707
515092608 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation,
Federal Offset Program, PO Box 283, Trenton, NJ 08695)

515092606 +Smart Auto & Truck Center, 777-779 Fairview Ave., Fairview, NJ 07022-1508
515092607 +Speed Fuel Corp., 344 East State Hwy. 4, Paramus, NJ 07652-5105
515092609 +State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
515092611 +TD Bank, c/o NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
515092612 The Alphas Co., 223-225 Row B. Hunts Point Terminal, Market, Bronx, NY 10474
515092613 +To-Jo Mushrooms, P.O. Box 687, Avondale, PA 19311-0687
515092614 +U.S. Department of Education, c/o ConServe, PO Box 457, Fairport, NY 14450-0457
515092615 +United Water NJ, c/o Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425
515092617 +VCMR LLC Truck Service, 6 Bower St., Linden, NJ 07036-2614
515092618 +Waste Management, P.O. Box 13648, Philadelphia, PA 19101-3648

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 74

Date Rcvd: Dec 14, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2016 23:09:12	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 14 2016 23:09:09	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+E-mail/Text: atkinsappraisal@aol.com Dec 14 2016 23:08:56	A Atkins Appraisal Corporation, 122 Clinton Road, Fairfield, NJ 07004-2900
app	+E-mail/Text: atkinsappraisal@aol.com Dec 14 2016 23:08:56	A. Atkins Appraisal Corp., 122 Clinton Road, Fairfield, NJ 07004-2900
auc	+E-mail/Text: msklar@ajwillnerauctions.com Dec 14 2016 23:09:06	A.J. Willner & Co., Inc, PO Box 1012, Springfield, NJ 07081-5012
cr	+E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 23:17:09	Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515427445	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 14 2016 23:16:54	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
515308994	+E-mail/Text: bankruptcy@cavps.com Dec 14 2016 23:09:28	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
515092541	+E-mail/Text: bankruptcydpt@mcmcg.com Dec 14 2016 23:09:08	GE Money/QVC/Midland Funding, c/o Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515092581	+E-mail/Text: cio.bncmail@irs.gov Dec 14 2016 23:08:48	Internal Revenue Service, 1 Kalisa way, Paramus, NJ 07652-3511
515092592	+E-mail/Text: bkrrpt@retrievalmasters.com Dec 14 2016 23:09:08	NJ EZ Pass, c/o Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
515092601	+E-mail/Text: bkrrpt@retrievalmasters.com Dec 14 2016 23:09:08	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
515296598	E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 23:16:45	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515330048	E-mail/Text: bankruptcy@td.com Dec 14 2016 23:09:14	TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Mellinger Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
cr*	+Lyndhurst Coat Co., Inc., PO Box 414, Wyckoff, NJ 07481-0414
515448427*	AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515092543*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092544*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
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515092567*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092568*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092569*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092570*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092571*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092572*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092573*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092574*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092575*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092576*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092577*	+GFP Distributors, Inc., P.O. Box 2282, South Hackensack, NJ 07606-0882
515092580*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 74

Date Rcvd: Dec 14, 2016

***** BYPASSED RECIPIENTS (continued) *****
515092593* +NJ EZ Pass, c/o Retrieval-Masters Creditors Bureau, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615
515092604* +Ronald Horowitz, Esq., 2561 Moody Blvd., Suite D, Flagler Beach, FL 32136-4425
515816965* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
515092616* +United Water NJ, c/o Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
TOTALS: 0, * 43, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2016 at the address(es) listed below:

Alla Kachan on behalf of Joint Debtor Yvette L. Guarracino alla@kachanlaw.com
Alla Kachan on behalf of Debtor Joseph T. Guarracino alla@kachanlaw.com
Alla Kachan on behalf of Defendant Joseph T. Guarracino alla@kachanlaw.com
Andrew R. Turner on behalf of Plaintiff Nathel & Nathel courts@turnerlaw.net
Dipesh Patel on behalf of Debtor Joseph T. Guarracino dpatel@saul.com
Dipesh Patel on behalf of Joint Debtor Yvette L. Guarracino dpatel@saul.com
Dipesh Patel on behalf of Plaintiff Yvette L. Guarracino dpatel@saul.com
Dipesh Patel on behalf of Plaintiff Joseph T. Guarracino dpatel@saul.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com
Nicole Alison Corona on behalf of Trustee Steven P. Kartzman ncorona@msklaw.net
Stephen B. Ravin on behalf of Joint Debtor Yvette L. Guarracino sravin@saul.com,
jgillman@saul.com
Stephen B. Ravin on behalf of Plaintiff Joseph T. Guarracino sravin@saul.com,
jgillman@saul.com
Stephen B. Ravin on behalf of Debtor Joseph T. Guarracino sravin@saul.com, jgillman@saul.com
Stephen B. Ravin on behalf of Plaintiff Yvette L. Guarracino sravin@saul.com,
jgillman@saul.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net;angiea@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net;angiea@msklaw.net

TOTAL: 17